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#### ABSTRACT OF THE DISCLOSURE

0061        A method including the step of providing a substrate having a contact pad, and an under bump metallurgy overlying the contact pad, and a photoresist layer overlying the under bump metallurgy, and wherein the photoresist layer has an opening defined therein down to the under bump metallurgy and aligned with the contact pad. Pretreating the substrate with the first wetting solution prior to plating a first seed layer over the under bump metallurgy. Thereafter, plating a first seed layer is plated onto the under bump metallurgy.